



What's New?

CIGNA has Viagra coverage - with a limit of 6 pills per month

Kaiser no longer has Viagra coverage but they do have infertility treatments! 50% coinsurance; includes fertility drugs and up to 3 in-vitro treatments.

CIGNA has quite comprehensive dental coverage incorporated into their plan. Read more about CIGNA's coverage if you're considering not having independent dental insurance.

At A Glance!

	Office Visits
Kaiser	\$5 Co-pay
CIGNA	\$5 Co-pay
Fair Choice+ (In-Network)	\$10 Co-pay
Fair Choice+ (Out of Network)	80% of plan allowance after deductible of \$250pp/500fam
BCBS Out-of-Area	90% of plan allowance after deductible of \$250pp/500fam

Prescriptions

Kaiser prescriptions may once again be purchased at your local pharmacy. The cost is \$20 per Rx versus the \$10 charge at a Kaiser facility. For an \$8 co-pay, you can get a 60-day supply by mail order.

CIGNA prescriptions cost \$5 for generic, \$15 preferred brand, and \$35 for non-preferred brand. Mail order costs are \$15 for generic, \$45 preferred brand, and \$105 for non-preferred brand for a 90-day supply.

FairChoice+ and **BCBS Out-of-Area** prescription plan is the same as last year!

There will be 2 Special Open Enrollment Meetings scheduled just for Retirees!

Wednesday, May 3, 2000 at 1:00pm
Government Center, Room 7 *and*
Tuesday, May 9, 2000 at 1:00pm
Government Center, Room 9

County welcomes CIGNA HealthCare HMO; NYLCare, Prudential contracts to end

The County has awarded contracts for HMO health plan services to Kaiser Permanente and CIGNA HealthCare, effective July 1, 2000. FairChoice+ and Blue Cross Blue Shield Out-of-Area plans will also continue to be offered.

Last year, AETNA US HealthCare purchased both NYLCare and Prudential and the County has been advised that services from these vendors will cease at the end of the contract year, June 30.

During spring benefits open enrollment, employees may want to attend one of the special open enrollment meetings before selecting or changing health coverage.

Retiree Open Enrollment for health insurance, dental insurance, and group term life insurance will be held April 17 through May 19. Employees may add, drop or cancel coverage, add or drop dependents or change plans during this time.

Elections are generally binding for one full year unless an employee has a special qualifying change of status event. This year, however, there will be a second open enrollment in November to accommodate the transition to calendar year benefits. In the future, benefit contract years will start in January and end in December.

The following answers came from Human Resources.

Q: If I am currently enrolled in NYLCare or Prudential do I need to do anything or will I be placed in another plan?

A: Every employee currently enrolled in either NYLCare or Prudential **MUST** select a new health plan to continue coverage.

Q: How can I find out if my doctor is in a County plan?

A: There are several resources you can use. You can call the doctor's office and ask if they participate with the plan you are interested in. You should also ask if they are accepting new patients under that group or if they will continue your care since you already see them.

Each plan has a provider directory of physicians available from the Employee Benefits Office after April 1. Or, you can call the plan's member services number listed on page 3 to verify participation of your physician.

If you are interested in the new CIGNA plan and wish to have your physician's office recruited for participation, CIGNA has provided a form for your referral. They will contact your physician to discuss possible inclusion.

~ Reprinted from the *Courier*, April 24, 2000

Retiree Report

April, 2000

A Publication from the
Fairfax County Retirement Agency

It's That Time Again !!! OPEN SEASON



Open Season for health and dental insurance has arrived! Along with the springtime weather and longer, sunnier days, we bring you new HMO options and rate change information. The good news is that the rates enclosed will be effective for 18 months instead of the usual 12 months.

In future years, Open Season will fall later in the year with changes effective with each new calendar year. In order to make a smooth transition, there will be another Open Season in the fall of 2001. The rates you see here will carry you through both of these "Year 2000 Open Seasons" with different rates not going into effect until January of 2002.

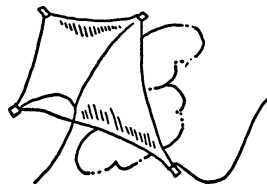
That is the good news. Conversely, as many of you may already have heard, Fairfax County is no longer able to offer NYLCare or Prudential health care coverage. We are pleased however, to be continuing our long-standing alliances with Blue Cross/Blue Shield and Kaiser-Permanente. In addition, we are offering a new HMO option with CIGNA.

**The 2000
"Retiree Open
Enrollment
Period" will be
held from
April 17 to
May 19, 2000**

During this time retirees may add family members or switch to any County-offered health plan for which they are eligible. These now include Fair Choice+ (In-area and Out-of-area), Kaiser-Permanente, and CIGNA. As part of the Kaiser offering, eligible retirees with Medicare may enroll in their low or no-cost Medicare HMO called "Senior Advantage."

What's Inside?

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If you are currently **NOT** enrolled in a County-offered health plan, you are **NOT** eligible to join one!

and Remember!

If you drop your health or dental coverage, you will **NEVER** be able to get it back!

FY 2000 Health Insurance Monthly Premiums for Retirees

Rates Effective July 1, 2000 through December 31, 2001

Health Insurance Plan Options	Under 55 (without subsidy)	55 and over or on Disability Retirement (includes subsidy)
<i>FAIRCHOICE+*</i>		
Individual (non-smoker) -----	232.71	132.71
Individual -----	243.71	143.71
2 Individuals (non-smokers) -----	457.32	357.32
2 Individuals (1 non-smoker) -----	468.32	368.32
2 Individuals -----	479.32	379.32
1 Individual w/Medicare (non-smoker) -----	162.52	62.52
1 Individual w/Medicare -----	173.52	73.52
1 Individ. w/Medicare; 1 w/o Medicare (2 non-smokers) -----	391.82	291.82
1 Individ. w/Medicare; 1 w/o Medicare (1 non-smoker) -----	402.82	302.82
1 Individ. w/Medicare; 1 w/o Medicare -----	413.82	313.82
2 Individ. w/Medicare (2 non-smokers) -----	321.63	221.63
2 Individ. w/Medicare (1 non-smoker) -----	332.63	232.63
2 Individ. w/Medicare -----	343.63	243.63
Family (2 non-smokers) -----	672.57	572.57
Family (1 non-smoker) -----	683.57	583.57
Family -----	694.57	594.57
 <i>OUT-OF-AREA*</i>		
Individual (non-smoker) -----	302.02	202.02
Individual -----	313.02	213.02
2 Individuals (non-smokers) -----	606.69	506.69
2 Individuals (1 non-smoker) -----	617.69	517.69
2 Individuals -----	628.69	528.69
1 Individual w/Medicare (non-smoker) -----	165.56	65.56
1 Individual w/Medicare -----	176.56	76.56
1 Individ. w/Medicare; 1 w/o Medicare (2 non-smokers) -----	488.42	388.42
1 Individ. w/Medicare; 1 w/o Medicare (1 non-smoker) -----	499.42	399.42
1 Individ. w/Medicare; 1 w/o Medicare -----	510.42	410.42
2 Individ. w/Medicare (2 non-smokers) -----	358.01	258.01
2 Individ. w/Medicare (1 non-smoker) -----	369.01	269.01
2 Individ. w/Medicare -----	380.01	280.01
Family (2 non-smokers) -----	858.41	758.41
Family (1 non-smoker) -----	869.41	769.41
Family -----	880.41	780.41
 <i>CIGNA**</i>		
Individual -----	210.05	110.05
2 Individuals -----	411.11	311.11
Family -----	613.03	513.03

health insurance and dental rates are continued on page 5

**Non-smoker rates take effect only after members return certification forms indicating that they have not used any tobacco product for the last consecutive 24 month period. Maternity coverage is included in the prices above at no additional cost.*

***Please Note: CIGNA does not provide a Medicare Risk Plan - If you are age 65 or over, DO NOT choose CIGNA as your provider.*

FY 2000 Health Insurance Monthly Premiums for Retirees

Rates Effective July 1, 2000 through December 31, 2001

Health Insurance Plan Options

KAISER-PERMANENTE

	Under 55 (without subsidy)	55 and over or on Disability Retirement (includes subsidy)
Individual -----	208.15	108.15
2 Party -----	421.52	321.52
Family -----	631.49	531.49
Individual w/Medicare (Medicare Cost)*** -----	165.57	65.57
2 Individuals w/Medicare (Medicare Cost)*** -----	330.67	230.67
1 Indiv. w/Medicare; 1 w/o Medicare (Medicare Cost)*** -----	353.19	253.19

SENIOR ADVANTAGE (KAISER) (Effective through 12/31/00 only)

Individual w/Medicare - Medicare HMO -----	113.24	13.24
2 Individuals w/Medicare - Medicare HMO -----	226.48	126.48
1 Indiv. w/Medicare; 1 w/o Medicare - Medicare HMO -----	316.44	216.44

***Only available to those enrolled in these plans prior to July 1, 1998, otherwise retirees with Medicare must elect Senior Advantage or other plan.

Dental Plan Options

DENTAL BENEFIT PROVIDERS DHMO (DBP)

	Monthly Premium
Individual -----	16.10
2 Individuals -----	27.36
Family -----	37.92

DOMINION DHMO

Individual -----	13.98
2 Individuals -----	23.90
Family -----	33.90

DOMINION PPO

Individual -----	35.54
2 Individuals -----	60.74
Family -----	83.84

**The County
does NOT
contribute
toward the
dental
premiums.**

Premiums
are deducted
monthly,
in the month prior
to coverage.

If You Become Eligible For Medicare...

If you become eligible for Medicare at any age and you have County health insurance, you must enroll in Medicare Part A and B. In order to receive a reduced premium on your health insurance, if applicable, please send a copy of your new Medicare card showing the effective date of your Part A and Plan B coverage.

If you elect not to sign up for both parts of Medicare, the plan will pay your claims as though you had Medicare Parts A and B. Medicare will also add a 10% penalty to your premium for Part B for each 12 months that you could have been covered by Part B but elected not to enroll. The only exception is for periods when you were covered by an employers' (not retirees') health insurance plan through your or your spouse's employer.

Dental Notes:

There are NO claim forms to file under a DHMO plan. Effective July 1, 2000, claim forms for the PPO plan should be mailed to **BCC, 111 Ryan Ct., Suite 300, Pittsburgh, PA 15205**. Dentists may use the standard American Dental Association approved dental claim form, or PPO members may request forms from Dominion by calling 1-888-518-5338.

Please note that the PPO plan requires all dentists to obtain pre-approval for many services. See page 26 in the Benefit Summary Handbook for more details.

Spotlight on

The Retirement Agency



For retirees of the Supplemental Retirement System, **Larry Little** is your contact at the Retirement Administration Agency. Larry has been with the County for five years. He came to the Retirement Agency from Alcohol and Drug Services in 1997. He graduated from West Virginia University with a Bachelor of Science in Business Administration, with Gerontology as a subject of special interest.

Larry spends his free time trout fishing, hiking in the Shenandoah, horseback riding and deer hunting. (He has yet to harvest his first deer.) He and his wife spend their time together going to dinner and the movies, traveling, and for added fun, sparring with each other in Karate class.

Give Larry a call (703-279-8213) if you have any questions about your check or other related issues, like direct deposit, tax withholdings, address changes, and insurance. If Larry is unavailable, ask for **Bao-Loc Nguyen**, his Account Clerk (703-279-8230). Larry sites the best part of his job as the ability to help Fairfax County employees plan for a long and healthy retirement.

For retirees of the Police Officers and Uniformed Retirement Systems, **Donna Dowd** is your contact at the Retirement Administration Agency. Donna is a Fairfax County native who graduated in 1973 with a degree in education and psychology from East Carolina University. She has been with the agency for over 10 years. Prior to coming to the Retirement Agency, she worked in the Police Department payroll section and DHR ("Personnel") with employee benefits.

Give Donna a call (703-279-8212) if you have any questions about your check or other related issues, like direct deposit, tax withholdings, address changes, and insurance. If she can't give you an answer, she will find some-one who can. If Donna is unavailable, ask for **Diane Arcoraci**, her Account Clerk (703-279-8233).

Meeting new and interesting people is Donna's favorite part of her job. Whether it is on the phone or in person, she is happy to talk with you. On the other hand, her least favorite part of the job is when she has bad news to relay which, fortunately, is not very often.

◆ Who to call for plan enrollment information

Fairfax County Retiree Benefits • 703-279-8200

◆ Who to call for plan benefit information

Blue Cross Blue Shield Out-of-Area • 800-441-1164

FairChoice+ • 800-441-1164

Kaiser Permanente • 301-468-6000

CIGNA • 800-832-3211



Important!!!

With the exception of NYLCCare and Prudential, if you do not request a change, your current coverage will continue with your current plan. You will automatically be charged the new premium. - For NYLCCare and Prudential subscribers, you **MUST** choose a new plan or you will be terminated from County health insurance!

Enrollment forms MUST be returned to this office NO later than May 19, 2000.

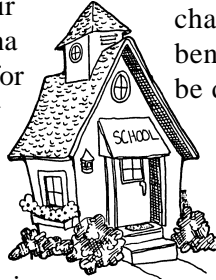
Changes in your health insurance rates will be reflected in your June 30, 2000 annuity check.

Spotlight on The Retirement Agency

For School Board retirees, **Donna Haber** (703-279-8214) and Ivy Lam (703-279-8229) are your contacts at the Retirement Agency. They are here to assist School Board retirees

with questions about their retirement checks. Donna and Ivy are responsible for making sure the monthly retirement payroll is prepared accurately and on time every month.

Remember, retirement checks and direct pay advice slips are always mailed two business days before the last day of each month.



Questions about your health and dental insurance and any changes to your life insurance beneficiary information should be directed to the

School Benefits Office

6815 Edsall Road
Springfield, VA 22151
703-750-8462

or toll-free at 1-800-831-4331

If you need to change your life insurance beneficiary, please put it in writing and send it to the Edsall Road address.

A Publication from the
Fairfax County Retirement Agency

April, 2000

Retiree Report Schools Special Edition

*Fairfax County
Retirement Administration Agency
10680 Main Street, Suite 280
Fairfax, Virginia 22030*

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Spotlight on The Retirement Agency



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Whether it is on the phone or in person, Donna, Diane, Larry, or Bao-Loc will be happy to talk with you.

A Publication from the
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April, 2000

Retiree Report Funds Profile Special Edition

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